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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application: Dickson

Serial No.: 09/494,897

Filed: 1/31/2000

Art Unit: 3651

For: **FRAUD DETECTION THROUGH FLOW RATE ANALYSIS**

Assistant Commissioner for Patents

Washington, DC 20231

RECEIVED  
JUN 12 2000  
TECH CENTER 2700

Sir:

**INFORMATION DISCLOSURE STATEMENT**

In accordance with 37 C.F.R. 1.56, counsel wishes to make of record the attached items of information for the Examiner's consideration in connection with this application. Also enclosed is a form PTO-1449 for the Examiner's convenience in making such consideration of record. Inclusion herein of any particular item of information is not to be construed as an admission that same is prior art.

The Commissioner is hereby authorized to charge any fees that may be required or credit any overpayment to Deposit Account 18-1167.

Respectfully submitted,

Steven N. Terranova

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Date: May 10, 2000  
File No.: 2400-384

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**CERTIFICATE OF MAILING**

I HEREBY CERTIFY THAT THIS DOCUMENT IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST-CLASS MAIL, IN AN ENVELOPE ADDRESSED TO: ASSISTANT COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231, ON 5/10/00 (Date of Deposit)

Name of Depositor Nelka Palmer Signature Nelka Palmer Date of Signature 5/10/00